Application No.10/595,574 Attorney Docket: 2050-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Inghoo Huh Art Unit : 3692

Serial No. : 10/595,574 Examiner : CHANG, EDWARD

Filed : April 27, 2006 Action Date : July 21, 2008

Title : Bank Transaction System Linking Accounts via Common Accounts

Mail Stop Amendment

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Fax: 571-273-8300

AMENDMENT

Dear Sir:

In response to the Office Action of July 21, 2008, please amend the above-referenced application as follows.

Amendment to Claims begins on page 2 of this paper.

Remarks begin on page 6 of this paper submission.

The Commissioner is hereby authorized to charge fees, if any, or credit any overpayment to Deposit Account No 50-3566.

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